

**From:** Mike Brown [mailto:[brown@thefourcountybank.com](mailto:brown@thefourcountybank.com)]  
**Sent:** Wednesday, December 10, 2008 8:37 AM  
**To:** Comments  
**Subject:** Qwick Rate Deposits

I truly believe in the Qwick Rate Deposit as an additional source of liquidity that shouldn't be required to be listed as a brokered deposit. We actually approve or deny each deposit that comes from that source and in some cases actually talk the banks themselves. As long as it's below the requirement for deposit insurance, I feel it is just as safe as a core deposit. Thanks, for your consideration.

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